From: JTaylor192@aol.com on 04/02/2004 01:30:58 PM Subject: Regulation BB - Community Reinvestment Act

Dear Sir/Madam:

Please add my name, as a consumer interested in having banks do more lending in underserved neighborhoods, in total opposition to your proposed redefinition of what constitutes a small bank. We need more lending institutions with an affirmative obligation to serve low income people, not less. Your proposal will do real damage to both the spirit and the intent of the Community Reinvestment Act.

John Taylor 201 Stratford Street West Roxbury, MA 02132